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Is There Any Chance for Big Returns on Money Now?

By ALBERT W. ATWOOD

IT has been the uniform purpose of these articles to inculcate ideas of safety, caution, and conservatism. So many millions are lost in ill advised "investments," by people of every grade of intelligence and experience, that a very heavy burden of responsibility rests upon any financial writer who undertakes to suggest other than the more sure and solid uses of money. Yet it is a fact that many persons can afford to take some slight chances, provided they study and analyze the opportunities offered. It is for such persons that the present article is written.

Commodore Vanderbilt was quoted as saying to young men: "Buy opportunities and sell achievements." For the average investor this is rather dangerous advice. For him (or her) experience proves that it is generally safer to purchase tried, seasoned, stable, settled investments. But, for those who can afford a certain amount of risk, it is well to look forward—to seek, not opportunities alone, for that is dangerous, but those stocks and bonds where present accomplishment is not all.

Don't Try to Make a Fortune Overnight

HOWEVER, when the average man decides to take a little chance, he is apt to throw all common sense and caution to the winds. He acts, to speak plainly, like a fool. He tries to make a fortune overnight by rushing madly after a highly speculative "war bride." Or, what is even worse and more usual, he buys some worthless shares for a few cents apiece in a company that merely has a pattern for a new automobile, or a scheme for manufacturing moving pictures, or a hazy contract for making war munitions, but no plant, no organization, no trade name, built up by years of hard labor, and none of the other actual, tangible assets that a successful enterprise must acquire.

Let me make this clear by specific examples. Many people have gone mad over Crucible Steel common stock, and have lost a lot of money in it. This company has very large war orders; it has large and rapidly expanding plants, and is rushed with business. But it was not doing very well before the war, and owed a lot of back dividends on its preferred stock. From 18 1/4 last May the common stock rose to 109 7/8 in September, and fell back to 52 3/4 in January, and is now around 90. It pays no dividends, and such have been the fluctuations in its price that fortunes have been made and lost therein.

But the preferred stock is different. It is now paying 7 per cent. dividends regularly, and selling around 115, which is 6.09 per cent. on one's money. But there are 24.75 per cent. back dividends on the preferred stock, and the purchaser has an exceedingly good chance of obtaining, besides his 7 per cent. a year, nearly 25 per cent. additional in the course of a very few years. Common sense indicates that, if the company is doing one half the business it appears to be doing, it will not only be able right along to pay its regular 7 per cent., but settle up the 25 per cent. in arrears.

Another opportunity of the same character is the preferred stock of the American Can Company, paying 7 per cent., selling around 112, and with arrears of 8 3/4 per cent., sure to be paid shortly. The company has big war orders besides its regular business, and the common stock, which pays no dividends, has soared.

A somewhat more speculative stock, and yet one that has a great business behind it, is Allis-Chalmers preferred. Besides war orders, this company is regularly one of the largest makers of heavy

machinery, for which there is sure to be a demand from Europe after the war. The company has had trouble in the past, but was thoroughly reorganized in 1913. Its 6 per cent. preferred stock sells around 76, yielding 9 per cent. on the investment, and there are 13 per cent. of unpaid back dividends. The company has only recently begun to pay dividends; but if business continues good this year, there seems little reason why it should not keep up and meet all arrears in reasonable time. The preferred stock is a speculation with solid attractions.

Buy Two Stocks Together

FOR a short investment to pay a fair return there are the Cities Service 7 per cent. notes, due in 1918, to pay at present prices a little more than 6 per cent.; while the preferred stock of the same company appears to be growing stronger, and pays between 7 and 8 per cent. The company owns scores of gas, electric, street railway, natural gas, and petroleum properties in several different States. Another similar stock is United Light & Railways Company 6 per cent. preferred, which pays 7 1/2 per cent.

These stocks should be further investigated; but the reader can rest assured that his investigations will show him the existence of opportunity combined with real merit.

An excellent plan for those who wish to combine speculation and investment is to buy two stocks together, one dividend and the other non-dividend. For example, buy Wabash preferred A and American Smelting preferred, or Erie first preferred and American Can preferred. In this way, half the investment pays 6 per cent. or more and the other half holds out promise of future dividends and considerable advance in price.

NOTE.—In a forthcoming article Mr. Atwood will point out opportunities in bonds.

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Sample copies of the Odd Lot Review, a small weekly paper which tells in terse, frank language of financial developments of interest to the small investor, will be sent on request to 61 Broadway, New York City. The regular subscription price is \$1 a year.

Mr. Atwood has written a financial booklet, "Making Your Money Work for You," especially for our readers. Write him at 95 Madison Avenue, New York, inclosing a two-cent stamp, if you want a copy.

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